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FARMERS HOME ADMINISTRATION

DES MOINES, IOWA

AUGUST, 1953



SUPERVISORS AND COMMITTEES TAKE A BOW: -- The repayment record on all active Operating Loans as of June 30, 1953, is one for which County Supervisors and County Committees in particular can be proud, and we feel that John Q. Public would be proud also if he knew more about it. On that date for active loans a total of \$8,487,802 had been advanced, \$2,030,968 had matured and \$1,989,012 had been collected on the matured accounts. This meant that there was \$41,956 of matured principal that was delinquent or 2.1 percent. Prepayments had been made in the amount of \$100,232. The percentage of individual borrowers delinquent on that date was 3.7 percent, slightly higher than the dollar delinquency. This record is recognized as quite satisfactory since nearly all the loans were made on a five year repayment basis with no renewal provision. While there will be some loss in the nearly \$42,000 delinquency, it will be relatively small by time of the final repayment. Annual interest earnings approximate \$325,000. Farm Ownership and Farm Housing loans showed similar good records according to the last statements of account. Only three percent of the Farm Ownership loans had not met all the payments due and all Farm Housing accounts were current.

A LETTER WE LIKED: --"In reply to your letter in June advising me of my retirement July 1, 1953 as county committeeman, I want to express my appreciation of the men that I had to work with and for their cooperation and understanding in the work. Mr. A. H. Beckhoff showed understanding and energy in his work and was always willing to cooperate in any problem that confronted us. It was a pleasure to have been associated with him.

"As to the work that the Farmers Home Administration is doing, I believe that the goals of this project are of the very best of any of the various administration programs. We were confronted with trying problems but made an honest attempt to assist those in need of assistance. It (the FHA program) shows that our government is interested in the welfare of the people and is one of the marks of social progress in this country and of the world.

"Thank you for the opportunity to serve in this capacity, I remain,

Sincerely,

August 6, 1953

/s/ Wyman H. Ames Madrid, Iowa"

LOCAL BANKS MAKE INSURED LOANS: -- Recent months have seemed to bring about renewed interest in making insured mortgage Farm Ownership loans. It is believed that this interest is prompted by two reasons: one, to take advantage of the safe investment and, second, to lend assistance to local families that are in need of financing to improve their security and farming operations. Banks that now have over five insured loans are:

Davis County Savings Bank, Bloomfield 18
Centerville National Bank, Centerville 9
Henry County Savings Bank, Mt. Pleasant 8
Central State Bank, Elkader 6
Farmers State Bank, Independence 6

GOOD RECORD: -- The Washington County FHA Committee surely merits some recognition. For four years straight all members have been in attendance at the annual Committee Training Meeting.

DEC 1 1 A FINE RELATIONSHIP: -- The first thing Howard Twidt in Guthrie County said to Supervisor Hazlitt when he got out of his car on a recent farm visit was that his landlord really was happy over receiving the FHA Master Landlord Award at Ames in June. The landlord, R. G. Chittenden, exclaimed that Mr. Twidt must think a lot of him as a landlord in order that such recognition be given. Their relations in the past have been of the best, but because of this recognition they will undoubtedly be better in the future.

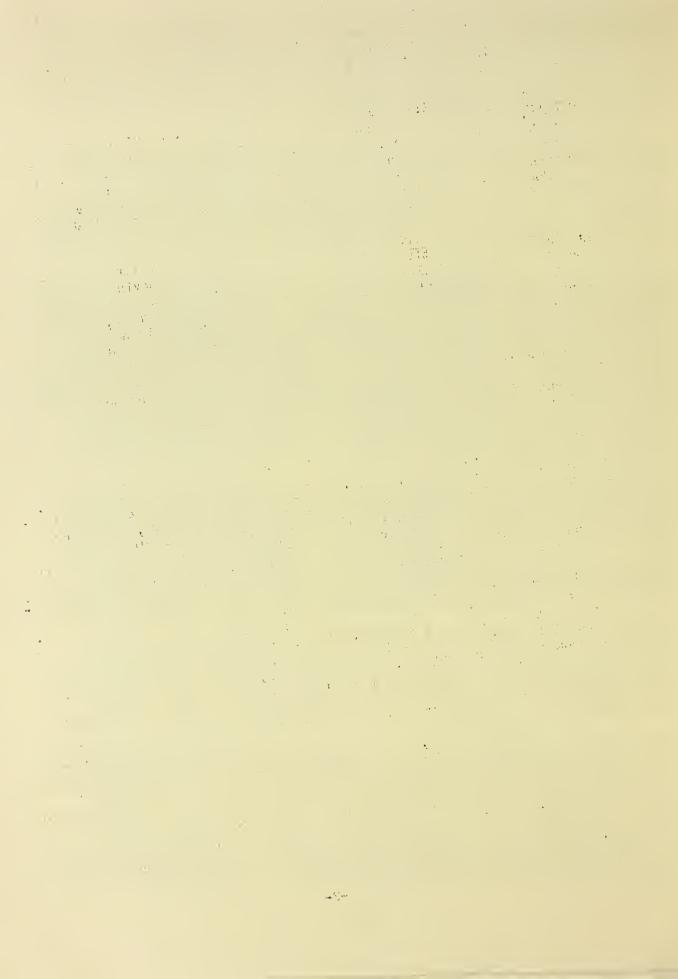
LOYALTY TO FHA WORK: --Former Committeeman and Mrs. Leonard Moore, Allamakee County, probably covered more miles to get to the Achievement Day in Ames than any others in attendance. Their farm is located in the extreme northeast corner of the state with near neighbors in Minnesota and across the river in Wisconsin. This is the second Achievement Day program they have taken part in. Mr. Moore's association with committee duties dates back to 1938 in the early days of the Administration.

HOW MANY ARE AS WELL PROTECTED? -- Elwood Bullis, an Operating Loan borrower in Marion County, recently had the unhappy experience of having his house and all household goods and clothing burn to the ground while he and Mrs. Bullis were working at a neighbor's farm. Although nothing was salvaged, he reported it a consolation to know that he "had \$2000 insurance on his household effects." Imagine his surprise (and pleasure) when he found that he had \$3000 insurance instead of \$2000. The Bullis family felt they could make the essential replacements for \$2000 so purchased five excellent Brown Swiss cows and came into the office and reported the purchase and asked that they be included on their mortgage. Incidentally, the Bullis family is living in two 3-pen portable hog houses (purchased with a supplemental FHA loan last spring) until the landlord can rebuild the house.

COMMITTEES IMPRESSED WITH BORROWERS: -- At the four County Committee Training Schools held at Mt. Pleasant in August, two borrower farms were visited. At Farm Ownership borrower Paul Rice's farm items of interest observed by the Committees were the 25 good dairy cows, the trefoil pasture, temporary sudan grass pasture, surface silo, new milk house and milking parlor. Of special interest on Operating Loan borrower Herbert Stonehouse's rented farm were his Guernsey heifers, new milking parlor and milking house, sows ready to farrow on Ladino pasture, and his land being farmed under a complete SCS plan.

Several years back some of these Committeemen had approved these families. They were well pleased with the results and from the comments of the other newer Committeemen, they were also. In one case, successful operation was made possible with a Farm Development loan and in the other case, an Operating Loan accomplished the purpose. These visits along with the State Field Representative's comments made the day's program a valuable training session.

GOOD MEN ARE ALMAYS BUSY:--According to Supervisor Paul McLean of Fairfield the State Contour Plowing Contest, which is sponsored by the Iowa Association of Soil Conservation Districts, State Soil Conservation Committee and Radio Station WHO, will be held on the Edward Klodt farm on September 10. Mr. Klodt is a member of the Wapello County FHA Committee, is a Soil Commissioner and County Chairman of the PMA. He is a dairy farmer and operates a farm that needs contouring and other good soil practices. Mr. Klodt is an enthusiastic booster of improved practices for both livestock enterprises and soil practices. Last year he built a loafing shed for his cows and now he is constructing a milking parlor.



WHAT A CHANGE: --Last fall when the Ames office made Maynard E. Hammarstedt an Operating Loan there were many problems. He had a number of hogs, all sizes and descriptions, running around dirty lots. Loan funds were provided to purchase a movable hog house and fencing to get them on clean ground. He also had a herd of "All-American" cows and funds were set up in the loan for better cows and suggestions made for him to fence some legume pasture he had for them to use this summer. Neither did he have a bern but was using an old, dark lean-to on a corn crib for his cows but he thought there was a possibility of getting a barn as the one on the farm had burned down several years ago.

Supervisor McElhinney was at the farm recently and reports that he has never seen a healthier looking and more even lot of shoats; his 10 cows, 3 of which are purebred, are doing very well on the legume pasture and the landlady is building a barn with a milk parlor in connection with it. Hammarstedt has really "seen the light" and McElhinney believes from here on he will make steady progress.

GEORGE C. BEAUCHAMP IS CONTEST WINNER: -- "Christie" Beauchamp, Jefferson County farmer, has been named a winner in a national hog judging contest sponsored by Chas. Pfizer and Co., Brooklyn, N. Y. chemical firm. Beauchamp has just received a \$50 check from the contest sponsor. Contestants were required to judge pictures of five breeds of swine for butcher qualities. The contest was conducted last February. The Beauchamp family has received many awards for good farming and we are glad to see another added to the impressive list. Just recently Mr. Beauchamp was elected a director of the Jefferson County Soil Conservation District.

DROUGHT HITS SOUTHEAST IOWA: -- Kenneth L. McNabb and Richard C. Bare are two entries in the Van Buren County 100 Bushel Corn Contest but, due to dry weather, it is doubtful if either of these contestants will produce more than 75 bushels per acre. The hay situation in Van Buren County is acute and much fodder will be cut for winter roughage. Some beef cattle are being disposed of by even the established breeders due to feed shortages.

WINNERS IN CONTEST: --Konrad Goettsche, FO borrower, won the Davis County Soil Conservation Achievement Award sponsored by the Des Moines Register and Tribune. As the winner of the award he will compete with other district representatives for state honors. Cleo Rinkenburger, also an FO borrower, won a similar award for new soil conservation district cooperators.

RECORD KEEPING BECOMES A FAMILY HABIT:--It is indeed gratifying to find that the practice of keeping records is being passed down from one generation to the next. The following Cass County girls won blue ribbons for their records including long-time records of five years or over, one and two year records and two year personal expense accounts: Ardith Ortgies, daughter of Mr. and Mrs. Henry Ortgies, paid-up Farm Ownership borrowers; (Mr. Ortgies is at present a Cass County FHA Committeeman) Harriet Auen, daughter of Mr. and Mrs. Ben Auen, present FO borrowers; Betty Ann and Jean Russell, daughters of Mr. and Mrs. Marvin Russell, FO borrowers, and Sharon Pont, daughter of Mr. and Mrs. Elmer Pont, paid-up FO borrowers.

These girls did not spend all their time keeping records. Harriet Auen and Sharon Pont won blue ribbons in the Foods & Nutrition Department (Senior Division). Ardith Ortgies won a blue ribbon in Flower Arrangement.

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DROUGHT AREAS TAKE NOTE: -- Four FO families whose farms are on the Upper Iowa River in Howard and Winneshiek Counties spent anxious days during the late July-early August period when nearly a foot of rainfall fell within a two weeks' period. There was some minor damage to small grain that had been shocked or windrowed but very little field destruction and no building damage.

SECOND GENERATION POING ALL RIGHT TOO: -- Lee Weir, son of Mr. and Mrs. Guy Weir, paid-up Farm Ownership borrowers, had the grand champion baby beef at the Taylor County Fair. This calf is from the beef herd that the Weir family developed through an Operating Loan while paying off their Farm Ownership loan.

HUNDRED BUSHEL YIELDS OUT OF DATE: -- Paul Speas of Marshall County was a 100 bushel corn grower in 1951, producing 118 bushels per acre and last year had around 130 bushels per acre. Mr. Speas has a field this year which Supervisor McElhinney believes will go very close to 150 bushels per acre. It seems as though the idea of an award keeps them interested in trying to improve. Supervisor McElhinney thinks maybe we should have an award for 150 bushels per acre.

FERTILIZER CONVINCING: --On a hillside in Guthrie County a field of rocks and sub-soil was all that was visible. Last year the tallest clover was about 6" in height. After a discussion on fertilizer with Supervisor Hazlitt the borrower agreed to use some on his corn that was to be planted on this hillside. The borrower did not apply it exactly according to specifications, however, he did get a heavy application of ammonium nitrate broadcast and plowed under.

Soon after the application a heavy rain helped distribute the fertilizer more evenly and also washed some on the bottom land. Looking at the field today most observers agree that it should produce close to 80 bushels of corn per acre. The borrower himself admits he would have been lucky to get a good crop of cockleburrs if he hadn't used fertilizer. He also applied starter fertilizer on some better land but all spring kept repeating that no difference could be seen. However, on a recent visit he happily showed the Supervisor the vast amount of difference that has developed in the last few weeks. The job of convincing this borrower that fertilizer pays would seem to be over.

BUILDING NEW CROP LAND: --When the William Enyart FO family, Allamakee County, took possession of their 140 acre farm in March, 1950, there was a large eroded and brushy area adjoining the creek which divided the farm from north to south, a distance of 3/4 mile. Contours were established in the fields next to this permanent pasture area the first year. Each year some work has been done in field rearrangement. But this spring the big project got underway and a bull-dozer grubbed trees, filled ditches and straightened the stream to not more than two rods wide over all of the area. Corn was planted in the newly developed areas, and by side dressing with ammonium nitrate it looks as though the yield will be from 70 to 80 bushels per acre.

This land development greatly improves the general appearance, increases the rotation cropland and the feed producing capacity of the farm. Perhaps the greatest gain is in the satisfaction of accomplishment on the part of the family.

PHOSPHATE INCREASES ALFALFA YIELD: -- John Wylie, Fremont County Operating Loan borrower, finds that alfalfa pays off better after being fertilized with phosphate. In 1952 he harvested about two tons per acre but after adding phosphate in the spring of 1953, John figured he took off over two tons from the first cutting. From now on he plans to have his soil tested and apply the needed fertilizers when he makes his seeding.



ANOTHER WAY TO CUT COSTS:--To cut costs Frank Vining, FO borrower, Plymouth County, is growing 15 acres of corn the easy way. The land was plowed in late May on the contour, a one-section harrow was pulled with the plow. No other work was put on the field before planting. The tractor wheels were set in to 12 inches, the corn was planted in the tractor wheel tracks which made a firm seed bed. No other work was put on the field until the corn was up high enough to be seen out of the wheel marks, then a very good harrowing was given the field. Two weeks later the corn was laid by. This field has no erosion, even with a four inch rain. Frank says that this is the way to raise corn. Yields will be compared this fall.

BORROWER SEEKS SUGGESTIONS:--Because several improved farming practices have paid off so well for FO borrower E. J. Swartzlander of Warren County, he now seeks assistance regularly from Supervisor Elias Bell of Chariton. Prior to the annual case review in the spring of 1951 when both Mr. Young and Mr. Bower visited the farm with Supervisor Bell, the borrower had been reluctant not only to ask for assistance but to accept suggestions when offered. A real eye opener to Mr. Swartzlander was the seven acres of Ladino he was persuaded to sow in the spring of 1952. He took off a light crop of Ladino hay the first fall and this year pastured 59 head of hogs (from 6 sows) on the seven acres besides taking off a crop of hay. Other improved practices include the purchase of a purebred herd sire, fertilizing corn and a pasture improvement program with birdsfoot trefoil to be put into effect in 1954. Supervisor Bell believes that the heart-to-heart talk with Mr. Swartzlander during the annual case review is what did the trick.

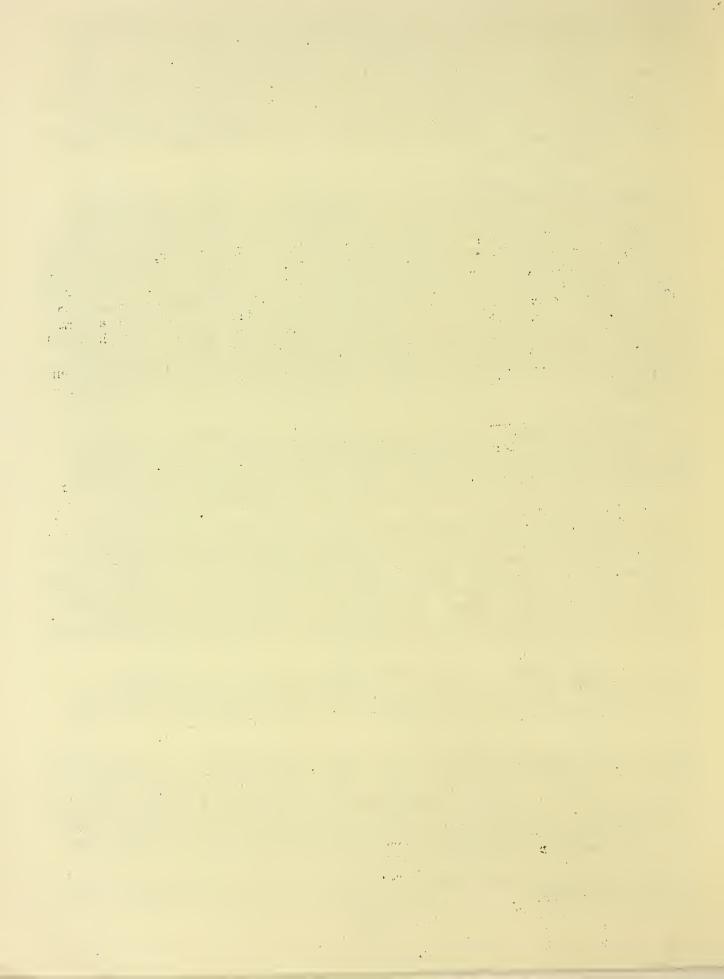
A GOOD TRACHING DEVICE: Supervisor Hazlitt recently took several FO families For a tour to the Earl Hick and Rutherford Titus FO families to show stands of birdsfoot trefoil and Ladino clover. Both farms had excellent stands and all borrowers present indicated that they were going to start pasture renovation work with trefoil and also a rotation hog pasture program with Ladino.

A WAY TO GTT LADINO ON WET GROUND: --Waite Walker, Operating Loan borrower of Taylor County, wanted to start a Ladino clover pasture for his hogs. The seven acres he wished to seed were very wet, especially in the spring. It was suggested that he harvest his corn as early as possible, disc or plow the ground shallow and sow a sprinkling of rye for a cover crop and have some early spring pasture for his cattle. Before the ground thawed this spring he seeded the Ladino clover. The tye was pastured periodically and he now has one of the best stands of Ladino clover in Taylor County.

PLANNING AHEAD: -- Edgar A. Crapser, Worth County Operating Loan borrower, is looking ahead to his 1954 hog program. He has seeded down approximately four and one-half acres to Ladino clover and alfalfa mixture which he plans to use for his hog pasture this coming year.

INTERESTED IN FERTILIZER RESULTS: --At the August 18th Committee Training meeting in Grinnell the group visited the farm of Thomas Moore, a new Operating Loan borrower. Commercial fertilizer is being used on all crop ground and a test plot with 11 different treatments has been set up. When Supervisor Hammerly reported a field day was being planned for borrowers in the area at which time the results of this plot could be checked, most of the committeemen present indicated that they, too, would like to attend.

A WORD FROM THE WISE: -- "If you are blessed with a sympathetic disposition, don't waste it on yourself."



IRRIGATION PAYS: -- With the Muscatine area experiencing one of its longest dry periods on record, two FHA borrowers on the sandy soil south of Muscatine are happy about their investment in irrigation equipment. Robert L. Baars and Marlan K. Heston both have the light weight aluminum pipe type of systems. This is the first year for Marlan, and he reports that it is the best investment he ever made. Without his pump this year Marlan said "there would not have been a crop for me to sell with which to make my FHA payments." However, irrigation has been so effective for Marlan that both his cantaloupe and sweet potato yields are above average. The Story of Robert Baars and his irrigation system appeared this summer in both the Farm and Home Register and the Iowa Farm Bureau Spokesman.

FORESTGHT PAYS OFF: -- Two Plymouth County FO borrowers, Frank Vining and Vernon Calkin, living on adjoining farms, looked far enough into the future to take out the line fence when they built their terraces in order to save time and to build more efficient terraces. Now they are planning to lease or sell each other about 20 acres of land so they can farm each terrace without turning at the fence line. These are 160 acre farms and by making the change each man will be able to see from his buildings all the land on his farm.

NEW EORROWERS SEE SWINE PRODUCTION METHODS: --Arrangements were set up for July 20th to have a number of borrowers who had received initial Operating Loans last year meet at the Merle Day farm south of Adel in Dallas County. Invitations were sent out to 12 borrowers and 11 were in attendance. Field Supervisor Bower and County Supervisor Beckhoff discussed various phases of the Operating Loan program after which the group reviewed the fields in rotation and under contour with a final checkup of his clean ground system of hog production, highlights of which are:

A total of 19 sows were farrowed, spaced at intervals to facilitate handling. Seven old sows farrowed February 12th to 14th. At weaning time, these having been casterated and vaccinated, were put out on clover and alfalfa, with corn and 40 percent supplement in self feeders. Of this bunch 74 were grown to market. Four sows farrowed March 12th to 17th, were handled in the same manner. Of this bunch, 44 were finished to market. Fight gilts bred for late spring farrow--June 2d to 24th, brought 73 pigs to weaning time, and as of the date of the meeting were ready to 30 out to the fields. All farrowing pens were on bluegrass sod, well separated from lots and buildings. On August 11th, almost 6 months to the day, the first pigs were sold for \$24.50 per cwt. and averaged 228 lbs., bringing \$55.86 per head. Feed costs per head were as follows:

Corn @ \$1.15 per bushel \$12.10
Protein \$1.20
Vaccination and disinfectant 1.50
Mineral .25
Total costs 25.05

Net returns per pig for labor and management--\$30.81

Mr. Day suggested some changes for another year--more sun shade in the fields, more Ladino clover in the mixture. He also plans to continue with real early farrowing, at least to his farrowing pen capacity. On the part of other borrowers there were many expressions to indicate that they planned to follow a similar program on their farms next year. It was the feeling of the State Field Representative and County Supervisor that considerable "mileage" was derived from the meeting. A similar meeting on dairying is being planned for early fall.

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EFFECTIVE GROUP FIELD VISIT: --Nine Decatur County FHA borrowers spent the afternoon of August 11th on a field tour of the Allen Elliott and Elbert Thomas farms. Allen had 60 sheep, 5 Shorthorn cows, 1 bull and 6 yearling heifers on six acres of trefoil and 12 acres of bluegrass. He stated that the livestock spent most of their time on the trefoil which was seeded in 1952 in bluegrass sod which had been plowed that spring. Elbert had 51 shoats running on two acres of a pasture mixture of ladino, alfalfa and red clover. The shoats averaged 170# and were less than five months of age. Elbert estimated that the 51 shoats have consumed 275 bushels of corn. No protein has been fed, but plenty of skimmed milk has been available. Even though the shoats have been running on this small pasture continually, Elbert still has taken 50 bales of hay off the two acres.

SURE WAY TO LOSE AN OL BORROWER:--Bernard Arkema of Jasper County, who received his initial Operating Loan in the spring of 1951, had an excellent hog program last year. This year he improved and expanded it with excellent results. He saved 25 sows to farrow the last week in February. They were in portable houses with guard rails, heat lamps and were out on clean ground. Every approved practice was followed and at exactly five months of age 60 of the shoats were marketed weighing 218 pounds. The remaining 143 (an average of 8 plus per litter) were marketed before they were 5½ months old and averaged over 220 pounds. All of these hogs brought over 425 per hundred proving again that early marketing pays. Although only half of the hog check is Mr. Arkemå's since he is operating on a livestock share lease, it still amounted to over \$6000.

THIS SHOULD BE CONVINCING: -- Supervisor A. Robert Koch of Marengo reports that in November 1952 John C. O'Meara, whose loan was written September 25, 1952, sold 77 shoats averaging 220 lbs. for a total of \$2595 or an average of \$33.79 per head. In August of 1953 he sold 76 shoats averaging 192 lbs. for \$4150.00 or an average of \$54.60 per head. This difference was made possible because \$539.16 was made available in loan funds to adequately insulate his hog house, wire it, construct a feeding floor and pipe water to the hog house so that January pigs could be handled. Furthermore, five acres of Ladino pasture supplied the bulk of the protein for these shoats and seven acres of Ladino and alfalfa seeding will be available in 1954 for the January 1954 pigs.

borrower, sold a truck load of hogs that averaged 225 pounds, and these hogs were just a few days over five months of age. James H. Bendrickson, Winnebago County Operating Loan borrower, sold two truck loads of hogs that averaged 217 pounds and were just under six months of age. Both of these borrowers sold their hogs when the market was over \$25.00 per hundred. It again proves that good planning and good practices pay off with higher profits.

FH BARN BREAKS INTO PICTURES: -- It looks as if a barn built in Mitchell County by means of an FH loan is breaking out in publicity. Pictures taken by Engineer Sexauer are being used in a film strip-record combination by representatives from the Rochester Dairy of Rochester, Minn. They are shown to various farmer groups, service clubs, schools and hospitals.

They point out the fact that the milk produced in this barn and milk cooler setup result in the lowest bacteria count of any of their producers. The borrower, Ray Krebsbach of Stacyville, points out that his milk check has doubled. The barn may soon be seen in Rilco Rafter advertisements in farm magazines as the company recently sent its own photographer to the Krebsbach farm to take a series of pictures for such purposes.

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PURCHASED OUTSTANDING HERD SIRE: --Orville S. Smith, Jr. of Nichols, Muscatine County, a dairy award winner at this year's FHA Achievement Day, is still continuing his efforts to improve his dairy herd. Early in July Orville purchased the young Guernsey sire, Ideal's Cordelia's Maximal, from Jacob Tanis of the Ideal Guernsey Farm, Augusta, New Jersey. This young bull is out of the high-producing cow, Ideal's L. D. Cordelia, that has a production record of 13,345 pounds and 751 pounds of butterfat made as a junior three year old. He is sired by Ideal's Maximal. Orville's herd should soon be an excellent source of young herd bulls for FHA borrowers who are not using an artificial breeding program.

ONE COW CAN EQUAL EIGHT:

| Number | Lbs. of | | Return Over |
|--------|----------|------------|---------------|
| of | B.F. per | Feed Costs | Feed Costs |
| Cows | Cow | (Total) | (Total) |
| 1 | 500 | \$147 | \$30 7 |
| 2 | 300 | 234 | 308 |
| 4 | 200 | 416 | 304 |
| 8 | 150 | 776 | 296 |

The above results are taken from the DHIA records in 1952. One cow in the 500 pound class will return \$307 over feed costs. Fight cows producing 150 pounds of B.F. a year return \$296 over feed costs. Testing shows what the cows are doing, provides information necessary for the well-rounded herd, management practices of feeding, culling and breeding.

--Minnesota FHA Harvester

FHA BORROWERS TOPS AT CREAMERY: --According to the Ionia (Chickasaw County) Creamery reports the two top milk checks are now going to FHA borrowers Myron J. Sinwell and his father-in-law, Joseph N. Hau. Sinwell, a Korean veteran, has an excellent herd of Holstein cattle purchased from his mother. Grass silage, alfalfa hay and grain mixture enable him to top the list at the creamery.

Hats off also to his father-in-law, Hau, who started farming with nothing but a determination to succeed. He purchased four springing Wisconsin Holstein heifers four years ago and ten Wisconsin Holstein heifer calves. The next year he bought ten more and this year he got a good buy on ten two-year olds, native Guernseys.

He has remodeled his barn and put in a three-stall milking unit costing \$350. As of now he is No. 2 man among the Ionia Creamery patrons. He finds that improved grass mixtures provide an excellent graze for his cows. He has tried many grasses but likes brome-alfalfa best for hay and silage while the most satisfactory pasture reclamation work has been done with trefoil-Ladino and Canary grass.

PROUD TO HAVE HAD A PART:--"SUNNYVALE FARM - PUREBRED HOLSTEINS - PAUL BREDE AND SON, DELWYNE - KLEMME, IOWA." This benner was in the dairy barn at the North Iowa Fair (Mason City, Iowa) this year. The Brede family are paid-up Farm Ownership borrowers. The fact that they were able to pay for their farm in 1946 from farm income would indicate that they have always believed in quality livestock, and it is good to see that they are continuing with this program.

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-4-H CLUB ACTIVITIES:--

Three FO families in Buchanan County can be proud of their children this fall. Fldon Sauer, son of Mr. and Mrs. Earnest Sauer of Brandon, won a trip to the State Fair with his demonstration, "Building a Farrowing Crate." Mr. and Mrs. Lloyd Wilson's son Delvin won a red ribbon with his junior yearling Brown Swiss heifer and their daughter Anogen showed the grand champion of the breed. Bill Satterlee, son of Mr. and Mrs. Glen Satterlee of Independence, showed the blue ribbon champion in the senior yearling Guernsey class and also won second with his junior calf. Pictures about these will be used at the annual meetings this winter to stir others toward higher quality livestock programs.

Sharon Pont, daughter of Mr. and Mrs. Elmer Pont, paid-up FO borrowers, and Delores Kaufman of the Massena Merry Maids Club were selected to represent Cass County in the Iowa State Fair Girls' 4-H Club demonstration team competition. Mrs. Glenn Shields, present OL borrower, and Mrs. Orris Lary are leaders of this club.

Fileen Birney, daughter of Ralph E. Birney who has an FHA 503 Housing Loan in Crawford County, made the headlines in the local paper by winning top honors with her Brown Swiss dairy heifer at the Crawford County Fair. Her two-year old Brown Swiss heifer was selected as grand champion by the judges over all dairy cattle entered at the Fair. Fileen is 16 years old and has been in 4-H work for about four years. Her entry last year was reserve champion.

Various prizes were won by borrowers' children in the 4-H entries at the Van Buren County Fair. Charles Weller, OL borrower, won a first with his well-trained stock horse. "Joe", an Angus exhibited by Steve Bollman, was awarded the reserve grand champion honors in the 1953 Davis County Fair show. Steve is the son of Mr. and Mrs. Cargile Bollman, paid-up FO borrowers, living on their farm near Pulaski, Iowa.

PERSONNEL ACTIONS:--Miss Bunnie Joe Ewart resigned from her position as County Office Clerk at Bedford, Iowa, effective June 19, 1953. Miss Ruby N. Stephens was appointed July 15, 1953, to fill the vacancy.

D. Dean Schlapia, formerly employed with the Clarinda High School as Veteran Farm Instructor, was appointed County Supervisor at Harlan effective July 6, 1953, to fill the vacancy created by the resignation of Donald M. Roberts.

Arthur C. Buffington was appointed as Assistant County Supervisor at Independence effective July 15, 1953. After graduating from Iowa State College in March, 1953, he was employed in the Agronomy Department of the college until coming with FHA.

Mrs. N. Irene Ramsey was appointed as County Office Clerk in the county office at Marengo, effective July 15, 1953, filling the vacancy created by the resignation of Mrs. Wilma Schmidt some time ago.

Miss Freda A. Tilley was appointed County Office Clerk at Jefferson, effective August 17, 1953, filling the vacancy created by the resignation of Mrs. Barbara J. Davis who resigned August 14 to devote full time to her home.

Mrs. Bernice H. Vander Ploeg resigned from her position of Clerk-Stenographer in the State Office, effective June 29, 1953. She has moved to Tama, Iowa, and is devoting full time to her home and family.

